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Ms. Cynthia T. Brown Chief, Section of Administration Office of Proceedings Surface Transportation Board 395 E Street, SW Washington, D.C. 20423

Dear Ms. Brown:

I am writing to urge the Surface Transportation Board to make a finding that there is a profound lack of rail-to-rail competition in the national rail system. The STB should change its policies to enable increased rail-to-rail competition.

Rural-based business and agriculture rely on affordable electricity. Increased rail competition will help maintain affordable electric rates in rural America and will improve economic opportunities for rural communities like mine.

Increased rail competition will also increase the revenues of American agriculture by improving the ability of producers and manufacturers to ship their products affordably, thus improving exports, creating jobs and improving the standard of living in rural communities.

The Surface Transportation Board has an opportunity to make a positive difference and help improve our economy. The comments that the STB has received include numerous examples of the lack of adequate competition in the railroad industry. I hope the STB will find that there is inadequate competition in the railroad industry and will then revise their policies to enhance rail-to-rail competition in order to help preserve affordable electricity and good jobs throughout America.

Thank you,

Teresa Floyd East-Central Iowa REC 412 E 11<sup>th</sup> St Vinton, IA 52349

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